

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
SB-2022-C

Eisenberg Gold & Agrawal, P.C.
William E. Craig, Esquire
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Cherry Hill, NJ 08034
Attorney for Santander Consumer USA Inc.



Order Filed on June 3, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No. 20-23639

Adv. No.

Hearing Date: 5-8-25

Judge: (JKS)

In Re:

YVETTE C. JOHNSON

**ORDER FOR MONTHLY PAYMENTS, STAY RELIEF UNDER CERTAIN CIRCUMSTANCES,
COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: June 3, 2025

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

(Page 2)

Debtor: Yvette C. Johnson

Case No: 20-23639

Caption of Order: Order for monthly payments, stay relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief filed by William E. Craig, Esq., attorney for Santander Consumer USA Inc. (“Santander”), with the appearance of Scott E. Tanne, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Santander is the holder of a first purchase money security interest encumbering a 2017 Infiniti QX50 bearing vehicle identification number JN1BJ0RR3HM410628.**
- 2. That commencing May 2025, if the Debtor fails to make any payment to Santander within thirty (30) days after it falls due, Santander shall be entitled to stay relief upon filing a certification with the Court and serving it on the Debtor, her attorney, and the Chapter 13 Trustee.**
- 3. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Santander Consumer USA must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief upon filing a certification that insurance has lapsed and serving such certification on the Debtor, her attorney, and the Chapter 13 Trustee.**
- 4. That the Debtor is to pay a counsel fee of \$449.00 to Santander Consumer USA Inc. through her Chapter 13 Plan.**

In re:
Yvette C Johnson
Debtor

Case No. 20-23639-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 04, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2025:

Recip ID	Recipient Name and Address
db	+ Yvette C Johnson, 754 Jefferson Avenue, Elizabeth, NJ 07201-1240

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2025 at the address(es) listed below:

Name	Email Address
Cory Francis Woerner	on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor NWL Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor MEB Loan Trust IV dmcdonough@flwlaw.com NJbkyecf@flwlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Scott E. Tanne	on behalf of Debtor Yvette C Johnson ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com
Sindi Mncina	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCAF Acquisition Trust smncina@raslg.com

District/off: 0312-2

User: admin

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Date Rcvd: Jun 04, 2025

Form ID: pdf903

Total Noticed: 1

Sindi Mncina

on behalf of Creditor MEB Loan Trust IV smncina@raslg.com

Steven P. Kelly

on behalf of Creditor Wilmington Savings Fund Society FSB skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 10